



**VISA CLASSIC CREDIT CARD ACCOUNT OPENING DISCLOSURE**

<b>INTEREST RATES AND INTEREST CHARGES</b>	
<b>Annual Percentage Rate (APR) for purchases</b>	<b>7.00% - 18.00 %</b> rate will vary based on the index rate.
<b>Other APRs</b>	Cash Advance APR(*): <b>7.00% - 18.00%</b>  Balance Transfer APR (*): <b>7.00% - 18.00%</b>  Penalty Rate: None
<b>Variable Rate Information</b>	Your APR may vary. The variable rate is based on the 26-Week Treasury Bill Index Rate and is adjusted on a quarterly basis. The maximum APR allowed is 18.00%.
<b>Grace Period for Repayment of the Balance for Purchases</b>	Your due date is 26 days after the close of each billing cycle. We do not charge you interest on your purchases if you pay your entire balance by the due date each month.
<b>Method of computing the balance for purchases</b>	Average daily balance ( including new purchases)
<b>Annual fees</b>	<b>\$12.00</b>
<b>Minimum finance charges</b>	None
<b>Transaction fee for purchases</b>	1.00% for foreign transactions of each single and multiple currency transaction in U.S. dollars
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

<b>FEES</b>	
<b>Annual Fee</b>	<b>\$12.00</b>
<b>Application Fee</b>	None
<b>Card Replacement Fee</b>	None
<b>Card Reissue Fee</b>	None
<b>Rush Fee</b>	<b>\$45.00</b> for FedEx Domestic <b>\$95.00</b> for FedEx International
<b>PIN Replacement Fee</b>	None
<b>Temporary Limit Increase Fee</b>	None
<b>Transaction Fees</b>	
<b>Balance Transfer Fee</b>	None
<b>Cash Advances Fee</b>	None Minimum Cash Advance \$25.00
<b>Currency Conversion Fee</b>	<b>1.00%</b> of foreign transactions
<b>Penalty Fees</b>	
<b>Late-Payment Fee</b>	<b>\$25.00**</b>
<b>Over-the-Credit Limit Fee</b>	None
<b>NSF (Returned check) Fee</b>	<b>\$25.00</b>
<b>Minimum Finance Charge</b>	None
<b>Minimum Monthly Payment</b>	<b>3.00%</b> of the New Balance due or <b>\$20.00</b> , whichever is greater, plus any delinquent amount and fees.

(\* ) Annual Percentage Rate

(\*\*) This APR may be applied to the entire balance you owe if you are 60 days late in your minimum monthly payment.

**This disclosure is accurate as of January 1, 2013.**